## Steps to Federal Student Aid

**STEP** 

Get free information and help from a school counselor, the financial aid office at the college or career school you plan to attend, or the U.S. Department of Education at www.studentaid.ed.gov or 1-800-4-FED-AID (1-800-433-3243). Free help is available any time during the application process. You should never have to pay for help.

Within a few days, the U.S. Department of Education will send you your Student Aid Report (SAR)—the result of your FAFSA. Review your SAR and, if necessary, make changes or corrections and submit your SAR for reprocessing. Your complete, correct SAR will contain your Expected Family Contribution (EFC)—the number used to determine your federal student aid eligibility.

Collect the documents needed to apply, including income tax returns\* and W-2 forms (and other records of income). A full list of what you need is at www.fafsa.gov. Tax return not completed at the time you apply? Estimate the tax information, apply, and correct information later.

The college or career school that you plan to attend might request additional information from you. Be sure to respond by any deadlines, or you might not receive federal student aid.



Complete the 2012–2013 FAFSA<sup>SM</sup> between Jan. 1, 2012, and June 30, 2013 (no exceptions to either date!). BUT, apply as soon as possible after Jan. 1 to meet school and state aid deadlines (see note at bottom of page). Apply online at FAFSA on the Web<sup>SM</sup> (the faster and easier way) by going to www.fafsa.gov.

All applicants: The college or career school will tell you how much aid you can get at that school. Contact the financial aid office if you have any questions about the aid being offered. **First-time applicants:** Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school suits your needs and (b) its affordability after all aid is taken into account.

You also might be able to get financial aid from your state government, your school, or a private scholarship. Research nonfederal aid early (ideally, start in the spring of your junior year of high school). You can find a free scholarship search at www.studentaid.ed.gov/scholarship. Be sure to meet all application deadlines!

<sup>\*</sup> If you file your taxes before filling out your FAFSA online, you might be able to have your tax information automatically retrieved from the Internal Revenue Service and inserted in your FAFSA. The FAFSA will walk you through the process.

